

A photograph of two young women wearing green jerseys with white stripes on the shoulders. They are cheering with their mouths wide open and arms raised. The background is a bright, sandy beach under a clear blue sky.

Accident

CHUBB®

Workplace Benefits

For employees of  
**Technica Corporation**



**No one plans on getting injured ...  
but just in case, we've got you covered.**

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Chubb Accident can help.

Chubb Accident pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. And Chubb Accident pays extra benefits for injuries resulting from participating in organized sports. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

**Good things in life  
happen every day,  
and unfortunately,  
accidents happen too.  
When they do, we can  
help protect you.**

**Chubb Accident Benefits always include:**

**First Accident**

Pays you \$100 soon after you report your first claim for covered benefits! If you get injured, we can begin processing your claim right over the phone so you can get cash fast.

**Sports Package**

Your benefits increase 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports! Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay those expenses

**Rehabilitation Package**

We pay cash benefits for Admission, Daily Confinement and Recovery! Whether you are released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

**Here's How Accident Benefits Work:**

Chubb Accident helps pay for unexpected costs of accidental injury. If your child breaks a leg at soccer practice here's how benefits may stack up:

**The Sports Package  
increases the total  
benefit payment by \$341.**

<b>First Accident</b>	<b>\$ 100</b>
Ambulance	\$ 120
ER Visit	\$ 75
X-Ray	\$ 20
Fracture	\$ 750
Crutches	\$ 75
Physical Therapy	\$ 150
Follow-up Visits	\$ 75
Subtotal	\$ 1,365
<b>PLUS Sports Package</b>	<b>\$ 341</b>
<b>Total Payment</b>	<b>\$ 1,706</b>

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the certificate of insurance for terms and conditions.



## Schedule of Benefits – 24-Hour Coverage

### Gold Plan

#### Initial Care

Ambulance	
Ground	\$120
Air	\$1,000
Emergency Room	\$75
Initial Doctor's Office Visit	\$25
Urgent Care	\$50
Emergency Dental	
Crown	\$200
Extraction	\$50

#### Hospital and Rehabilitation

Hospital Admission	\$500
ICU Admission	\$1,000
Rehabilitation Admission	\$500
Hospital Confinement	\$150
Per day, up to 365 days	
ICU Confinement	\$300
Per day, up to 30 days	
Rehabilitation Confinement	\$90
Per day, up to 30 days	
Recovery	\$50
Per day, up to seven days	

#### Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$750
Appliances	\$75
Blood, Plasma, Platelets	\$200
Chiropractic Care	\$25
Per visit, up to three visits	
Concussion	\$60
Follow-up Treatment	\$25
Per visit, up to three visits	
Lodging	\$100
For treatment 100 miles or more away; per night, up to 30 nights	

#### Follow-up Care & Treatment (cont'd)

Major Diagnostic Exam (CT, MRI, etc.)	\$100
Organ Loss	\$2,500
Outpatient Surgery Facility	\$25
Physical Therapy	\$25
Per visit, up to 6 visits	
Prosthetics	\$500
Tendon, Ligament, or Rotator Cuff Surgery	\$400
Transportation	\$300
For treatment 100 miles or more away; per trip, up to three trips	
X-ray	\$20

#### Injuries

Burns	
Level 1	\$750
Level 2	\$1,500
Level 3	\$7,500
Skin Graft	25% of the burn benefit
Coma	\$7,500
Dislocations	
Open reduction, up to	\$3,600
Closed reduction, up to	\$1,800
Eye	\$200
Fractures	
Open reduction, up to	\$5,000
Closed reduction, up to	\$2,500
Herniated Disc	\$400
Knee Cartilage – Torn	\$400
Lacerations	\$20-\$300
Loss of Hands, Feet or Sight, up to	\$10,000
Loss of Fingers or Toes, up to	\$1,200

#### Additional Benefits

First Accident	\$100
Once per policy	
Accidental Death	
Employee & Spouse	\$20,000
Child	\$4,000
Catastrophic Accident	
Prior to age 70	
Employee & Spouse	\$25,000
Child	\$12,500
On or after age 70	50%
Family Care	\$25
For each child in a child care center:	
Per day, up to 30 days	

#### Sports Package Benefits

*Increases total benefit by 25% when accident is due to participation in organized sports.  
Up to \$1,000 per person per year.*

Wellness	\$25
Per person, once per year; 90 day waiting period	

Benefits may vary by state. Benefits are paid once per accident unless otherwise noted.



You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know Chubb has you covered.

## Features

### Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

### Guaranteed Issue

No medical history is required for coverage to be issued.

### Guaranteed Renewable

Your coverage cannot be cancelled as long as your premiums are paid as due.

### Fully Portable

You can keep your coverage even if you change jobs or retire.

### HSA Compatible

## Initial Eligibility

### Employee

- Actively employed working at least 17.5 hours per week
- Ages 18 and up

### Spouse

- Ages 18 and up

### Dependent children/grandchildren

- Ages 0 to 26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

## Exclusions & Limitations

This is Accident-Only Insurance. No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
- Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- Participation in any contest using any type of motorized vehicle.

## Accident Benefits Summary

Name: \_\_\_\_\_

Type of Coverage \_\_\_\_\_

- Employee
- Employee + Spouse
- Employee + Child(ren)
- Family

Payroll Deduction \$ \_\_\_\_\_

This is a supplement to health insurance and is not a substitute for major medical insurance. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

This document is a brief description of Form Nos. C14059R (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

**Chubb. Insured.<sup>SM</sup>**

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.